UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Nicole Davis Case No.: 18-14689 (SLM)

Chapter: 7

Judge: Stacey L. Meisel

NOTICE OF PROPOSED ABANDONMENT

Charles M. Forman, Chapter 7 Trustee in this case, proposes to abandon Property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: James J. Waldron United States Bankruptcy Court MLK Jr. Federal Building 50 Walnut Street Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on March 26, 2019, at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3A. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real property located at 545 McChesney Street, Orange, NJ, having a fair market value of \$120,000.00.

Liens on property:

M & T Bank \$421,397.00

Amount of equity claimed as exempt: \$23,675.00

Objections must be served on, and requests for additional information directed to:

Name: Charles M. Forman, Trustee

Address: Forman Holt, 66 Route 17 North, Paramus, NJ 07652

Telephone No.: 201-845-1000

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United States Bankruptcy Court
District of New Jersey

In re: Nicole Davis Debtor Case No. 18-14689-SLM Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Feb 19, 2019 Form ID: pdf905 Total Noticed: 45

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on	
Feb 21, 2019. db cr	+Nicole Davis, 545 McChesney Street, Orange, NJ 07050-1218 +Newark Firemen Federal Credit Union, c/o, Neal M. Ruben, Esq., 179 Avenue at the Common,
517380040	Suite 201, Shrewsbury, NJ 07702-4558 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517380042 517659120 517380044	+Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840 +Cavalry Services, LLC, PO Box 27288, Tempe, AZ 85285-7288
517380046 517380049	+City of Orange Township, 8189 Adams Dr., Hummelstown, PA 17036-8625 +Equifax, POB 740241, Atlanta, GA 30374-0241
517380050 517380051 517380052	+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317
517380052 517380054 517639011	+KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,
517380055	Parsippany, NJ 07054-4609 +Lincoln Court LLC, 357 Lincoln Ave, Orange, NJ 07050-2377
517891773 517380058 517380732	+NJSVS Surcharge Violation, System Office, PO Box 136, Trenton, NJ 08666-0136 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517380060 517747747	+PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
	TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
517380063 517380064	+Tempoe Llc, 1750 Elm St #1200, Manchester, NH 03104-2907 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631
517380065	+Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2019 02:05:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2019 02:05:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/Text: bnc@atlasacq.com Feb 20 2019 02:04:12 Atlas Acquisitions LLC, 294 Union Street, Attn: Avi Schild, Hackensack, NJ 07601-4303
cr 517380041	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 20 2019 02:11:52 Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021 +E-mail/Text: g20956@att.com Feb 20 2019 02:05:40 AT&T, P.O Box 537104,
517380039	Atlanta, GA 30353-7104 +E-mail/Text: EBNProcessing@afni.com Feb 20 2019 02:05:16 Afni, Attn: Bankruptcy,
517414045	Po Box 3097, Bloomington, IL 61702-3097 +E-mail/Text: bnc@atlasacq.com Feb 20 2019 02:04:12 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
517912362	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 20 2019 02:05:33 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146,
517912361	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd. 33146-1837 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 20 2019 02:05:33 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor,
517540593	Coral Gables, FL 33146-1837 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 20 2019 02:11:57 CACH, LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
517380043	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 20 2019 02:10:52 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517543853 517380045	+E-mail/Text: bankruptcy@cavps.com Feb 20 2019 02:05:24 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 +Fax: 602-659-2196 Feb 20 2019 02:29:13 Chex System, 7805 Hudson Road, suite 100,
517380047	Saint Paul, MN 55125-1703 +E-mail/Text: Bankruptcy.Consumer@dish.com Feb 20 2019 02:05:06 Dish, PO Box 94063,
517380048	Palatine, IL 60094-4063 +E-mail/Text: bankruptcynotices@dcicollect.com Feb 20 2019 02:05:39
517380053	Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268 +E-mail/Text: cio.bncmail@irs.gov Feb 20 2019 02:04:32 Internal Revenue Service,
517380056	P.O. Box 804527, Cincinnati, OH 45280-4527 E-mail/Text: camanagement@mtb.com Feb 20 2019 02:04:44 M & T Bank, Po Box 844,
517380057	Buffalo, NY 14240 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 20 2019 02:05:07 Midland funding LLC,
517380059	8875 Aero Drive, Suite 200, San Diego, CA 92123-2255 +E-mail/Text: nffcu@optonline.net Feb 20 2019 02:05:11 Newark Fireman FCU, Po Box 5086, Newark, NJ 07105-0086
517654235	+E-mail/Text: nffcu@optonline.net Feb 20 2019 02:05:11 Newark Firemen Federal Credit Union, PO Box 5086, Newark, New Jersey 07105-0086

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Form ID: pdf905 Total Noticed: 45

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued)

517574321 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 20 2019 02:23:13

Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,

Norfolk, VA 23541-1021

517380062 E-mail/Text: appebnmailbox@sprint.com Feb 20 2019 02:05:05 Sprint, P.O. Box 4191,

Carol Stream, IL 60197

517380066 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 20 2019 02:04:01

Verizon Wireless Bankruptcy, Administration, 500 Technology Drive, Suite 550,

Saint Charles, MO 63304-2225

TOTAL: 23

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517609916* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

517380061 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2019 Signature: /s/Joseph Speetjens_

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com

Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,

lcapasso@formanlaw.com;cforman@iq7technology.com

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC

 $\verb|kmcdonald@blankrome.com|, bkgroup@kmllawgroup.com|$

Michelle Labayen on behalf of Debtor Nicole Davis michelle@labayenlaw.com, benitezgiovanna@gmail.com

Neal M. Ruben on behalf of Creditor Newark Firemen Federal Credit Union rubes13@aol.com Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC

phillip.raymond@mccalla.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8